

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-24097-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712-3125

Social Security No.:  
xxx-xx-8806

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 14, 2020.

On 08/23/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: October 13, 2021  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 24, 2021  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Carl Gaynor  
Debtor

Case No. 19-24097-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Aug 24, 2021

Form ID: 185

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:**

Recip ID	Recipient Name and Address
db	Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125
aty	+ Frenkel Lambert Weiss Weissman & Gordan, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
sp	+ Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518362627	AMERICAN HEART ASOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207
518428703	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518362630	CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315
518362632	FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610
518362633	FIrestone, PO Box 81307, Cleveland, OH 44181-0307
518362634	+ FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263
518362631	Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
518488327	Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr, Troy, Michigan 48098-2639
518362637	New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
518446971	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court; State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518362642	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
518432108	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518362643	US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4566

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 24 2021 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 24 2021 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 24 2021 20:22:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
518362628	+ Email/Text: g20956@att.com	Aug 24 2021 20:22:00	AT&T, 208 S Akard St, Dallas, TX 75202-4206
518362629	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 24 2021 20:31:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518379688	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 24 2021 20:30:48	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518471036	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 24 2021 20:31:03	DirecTV, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518362635	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 24 2021 20:21:00	Internal Revenue Service, 310 Lowell St Stop 360, Andover, MA 01810-5430
518362638	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2021 20:30:47	PORTFOLIO RECOVERY, 120 Corporate Blvd

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518458450	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2021 20:30:46	Ste 100, Norfolk, VA 23502-4952
518362639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2021 20:31:01	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518362640	Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 20:30:44	Portfolio Recovery Association, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518362641	Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 20:30:52	SYNC B/Amazon, PO Box 965036, Orlando, FL 32896-5036
518362673	+ Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 20:30:44	SYNC B/Walmart, PO Box 965036, Orlando, FL 32896-5036
			Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518362636	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Lakeview Loan Servicing LLC DMcDonough@flwlaw.com
Edward Hanratty	on behalf of Debtor Carl Gaynor thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

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Heather Lynn Anderson

on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9